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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: DAVIS et al.

Attorney Docket No.: VISAP016

Application No.: 09/359,083

Examiner: PWU, Jeffrey C.

Filed: July 22, 1999

Group: 3628

Title: INTERNET PAYMENT,
AUTHENTICATION AND LOADING SYSTEM
USING VIRTUAL SMART CARD

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail on June 9, 2003 in an envelope addressed to the Commissioner for Patents, P.O. Box 1450 Alexandria, VA 22313-1450.

Signed: _____

Ann Lowe
Ann Lowe

**INFORMATION DISCLOSURE STATEMENT
BEFORE FINAL ACTION OR NOTICE OF ALLOWANCE
(37 CFR §§ 1.56 AND 1.97(c))**

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

An Electronic IDS for US Patent Documents was filed simultaneously with this paper IDS transmission on June 9, 2003. Since the fee was paid with the Electronic IDS filing of the US documents and the paper transmission filing is filed simultaneously, no additional fee is required.

The references listed in the attached PTO Form 1449, a copy of which is attached, may be material to examination of the above-identified patent application. Applicants submit this reference in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make this citation of official record in this application.

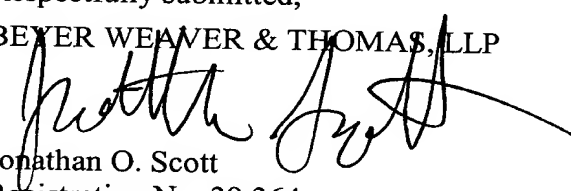
This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that this reference indeed constitutes prior art.

This Information Disclosure Statement is being filed after the mailing date of the first Office Action on the merits, or after three months of the filing date of this application, whichever event occurred last, but it is believed before the mailing date of either: (i) a final action under §1.113 or (ii) a notice of allowance under §1.311, whichever occurs first.

No fee is required since the required fee was paid on June 9, 2003 with the Electronic IDS filing of the U.S. Documents. However, if it is determined that any additional fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 500388 (Order No. VISAP016).

Respectfully submitted,

BEYER WEAVER & THOMAS, LLP



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Form 1449 (Modified)

**Information Disclosure
Statement By Applicant**

(Use Several Sheets if Necessary)

Atty Docket No.

VISAP016

Applicant:

DAVIS et al.

Filing Date

July 22, 1999

Application No.:

09/359,083

Group

3628

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub- class	Filing Date

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub- class	Translation	
							Yes	No
	1	WO 94/28498	12/08/94	PCT			X	
	2	WO 96/32701	10/17/96	PCT			X	
	3	WO 96/04618	02/15/96	PCT			X	
	4	WO 96/13791	05/09/96	PCT			X	
	5	WO 96/38826	05/12/96	PCT			X	
	6	WO 96/41286	12/19/96	PCT			X	
	7	WO 97/10562	03/20/97	PCT			X	
	8	WO 98/19237	07/05/98	PCT			X	
	9	WO 98/25238	12/02/97	PCT			X	
	10	WO 98/25239	04/05/00	PCT			X	
	11	WO 98/43427	01/10/98	PCT			X	
	12	WO 98/49658	11/05/98	PCT			X	
	13	WO 99/10850	03/04/99	PCT			X	
	14	WO 00/04717	01/27/00	PCT			X	
	15	WO 00/25238	04/05/00	PCT			X	
	16	WO 01/09851	08/02/01	PCT			X	
	17	WO 01/08113	01/02/01	PCT			X	
	18	WO 01/76251	10/11/01	PCT			X	
	19	0 917 120 A	05/19/99	EP0			X	

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OTHER DOCUMENTS		
Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
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	2.	Special Issue; "To Probe Further", IEEE Spectrum; 1997.
	3.	Anderson, Howard; "Money and the Internet: A Strange New Relationship"; IEEE Spectrum; 1997.
	4.	Maat, Mike Ter; "The Economics of E-Cash"; IEEE Spectrum; 1997.
	5.	Berkeley, III, Alfred R.; "Nasdaq's Technology Floor: It's President Takes Stock"; IEEE Spectrum; 1997.
	6.	Wallman, Steven M.H.; "Technology Takes to Securities Trading"; IEEE Spectrum; 1997.
	7.	McChesney, Michael C.; "Banking in Cyberspace: An Investment in Itself" IEEE Spectrum; 1997.
	8.	Fancher, Hovenga Carol; "In Your Pocket Smartcards"; IEEE Spectrum; 1997.
	9.	Baldwin, Robert W. et al.; "Locking the E-Safe"; IEEE Spectrum; 1997.
	10.	Morris, Stanley E.; "Crime and Prevention: A Treasury Viewpoint"; IEEE Spectrum; February 1997.
	11.	Kelley, Jr., Edward W.: "The Future of Electronic Money: A Regulator's Perspective", IEEE Spectrum; February 1997.
	12.	Gemmell, Peter S.; "Traceable E-Cash"; Sandia National Laboratories; IEEE Spectrum; February 1997.
	13.	Chaum, David et al.; "Minting Electronic Cash"; IEEE Spectrum; February 1997.
	14.	Sirbu, Marvin A.; "Electronic Payments-Credits and Debits on the Internet", Carnegie Mellon University, IEEE Spectrum; February 1997.
	15.	Tekla, Perry S.; "Electronic Money: Toward a Virtual Wallet", IEEE Spectrum 1997.
	16.	Microsoft Press, "Computer Dictionary", Third Edition; 1997 pg.215.

Examiner	Date Considered
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Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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